

Amendments to the Claims:

Please cancel Claims 1 - 10, amend Claim 11 and add Claim 21 as indicated in the following listing of claims, which replaces all prior versions and listings of claims in the application.

Listing of Claims:

1 - 10 (Canceled)

11. (Currently Amended) A method for transferring funds using the Internet, the method comprising:

storing in a stored value account of a sender electronic funds that are available for transfer to a recipient;

receiving a request over the Internet at a server computer to transfer at **last least** some of the funds in the stored value account to a recipient, **the request being received** in response to and substantially contemporaneous with consummation of a transaction between the sender and recipient;

sending the requested funds to the recipient; and
debiting the stored value account.

12. (Previously Presented) A method as in claim 11, further comprising generating a money order in the name of the recipient, and wherein the requested funds are sent by sending the money order.

13. (Previously Presented) A method as in claim 11, further comprising sending an e-mail to the sender confirming the sending of the funds.

14. (Previously Presented) A method as in claim 11, further comprising sending an e-mail to the recipient to apprise the recipient of the funds.

15. (Previously Presented) A method for transferring funds using the Internet, the method comprising:

receiving a request from a sender at a server computer to transfer funds to a recipient, wherein the request includes information on a payment instrument to be used to pay the funds to the recipient;

from the server computer, sending an authorization request to charge the payment instrument;

receiving at the server computer an authorization to charge the payment instrument; and

providing the requested funds to the recipient.

16. (Previously Presented) A method as in claim 15, further comprising generating a money order in the name of the recipient, and wherein the requested funds are sent by sending the money order.

17. (Previously Presented) A method as in claim 15, further comprising sending an e-mail to the sender confirming the sending of the funds.

18. (Previously Presented) A method as in claim 15, further comprising sending an e-mail to the recipient to apprise the recipient of the funds.

19. (Previously Presented) A method as in claim 11, wherein the recipient is a merchant.

20. (Previously Presented) A method as in claim 15, wherein the recipient is a merchant.

21. (New) A method as in claim 15, wherein the payment instrument is a credit card.